

EXHIBIT 4

Our classes fill up quickly! We have a few seats left in our January 2024 training — RESERVE YOUR SPOT TODAY



COMMERCIAL
CAPITAL
TRAINING
GROUP™

OUR PROGRAM

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(518) 694-3047

Over 75 Years Of Combined Commercial Finance Experience And Expertise

A family of companies that exemplifies leadership in every corner of the finance industry that translates into your success.



COMMERCIAL
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The Largest Finance Training Company in the Industry



The Industry's Premier Commercial Lender



The Nation's Only Digital Marketing Company Concentrated On Finance



The Nation's Only Association for the Commercial Loan Broker Industry



The First and Only Magazine publication for the Commercial Loan Brokerage Industry.



Our Founder

Kris Roglieri

Commercial Capital Training Group's Founder and New York financier, Kris Roglieri has more than 20 years of commercial finance and real estate finance experience. Kris owns and operates two highly successful national commercial finance companies, which have provided funding of over \$300 Million in loans yearly, as well as an investment real estate business. Mr. Roglieri also founded the nation's only finance marketing firm, The Finance Marketing Group, which provides a full spectrum of marketing services to banks, lenders, brokers and financial services companies across the world.

Kris has been recognized by numerous publications, including Inc. Magazine, who included him in the prestigious Inc. 5000 list, as CEO of one of America's fastest growing companies, and by Forbes magazine who named him one of New York State's most innovative business leaders in 2015.

Kris understands the challenges that business owners face because he has led an entrepreneurial journey of his own...

1994



Prime Commercial Lending

After being let go from a regional bank in Upstate New York due to a bank merger in 1994, Kris decided to go into business for himself and founded Prime Commercial Lending in Albany, NY. The company quickly grew by offering many different commercial financing products to business owners and commercial real estate investors nationwide. In 2006, Kris opened a second office in Atlanta, GA after acquiring a local finance company located in the area. He has since opened offices in New York City, Rochester, NY and Orlando, FL.

Today, with more than 30 employees and over 1 Billion funded in transactions, Prime Commercial Lending continues to offer custom finance solutions that go beyond those of traditional banks. Prime Commercial Lending is both a direct balance sheet lender and advisory firm of commercial loans — lending domestically and internationally.



COMMERCIAL
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GROUP™

2009

How CCTG Came To Be

Industry executives took notice of Prime Commercial Lending's highly successful business model. Soon Kris was hired by several finance companies to teach and train their sales staff on alternative finance concepts and products. It was obvious that Kris was onto something –and the idea of a national commercial finance training program offered to qualified individuals came to light and CCTG was born in 2009.

CCTG created a one-of-a-kind commercial lending course that empowers our graduates to truly be independent and enjoy an industry that allows for unlimited income. Part of Kris' impetus to start a training company was to empower individuals to help businesses. "Business owners are good at running their business, but often lack the knowledge and fail at procuring the right capital solution for it," he said. This belief, coupled with the fact that business owners don't know where to go after their bank says "no," motivated Kris to try and change these outcomes by thoroughly training organizations to offer multiple solutions to solve the capital challenges and needs that businesses face every day. Kris also saw the need to properly train commercial loan brokers. Based on his own vast experience as a lender, he

recognized that most brokers don't really know what they are doing or how to practice "good broker etiquette" when working with a lender.

Kris also recognized that other loan broker training companies were not training and preparing brokers adequately nor were they giving brokers competitive lending sources with a diverse enough product offering. We know this because throughout the years these very same brokers that attended other training companies have brokered transactions to our group of finance companies after exhausting their efforts with the funding sources they gained from another training company.

CCTG's premier loan broker training program is modeled on the successful business plan that was established at Prime Commercial Lending nearly 20 years ago. The goal? To train organizations to be a one-stop-shop for commercial financing and have the ability to cross sell products to solve capital needs. We decided to bring our proprietary knowledge of the commercial finance marketplace together with industry lenders and investors with whom we have long-standing relationships to the market place. At CCTG, we know what it takes to own and operate a successful commercial finance company. We broke the barrier that stood between individuals and successful entry into the finance business. Simply put — we created a doorway for people without any prior experience in the finance industry to walk through.

Our program gives you all the necessary tools and support (including lenders to work with directly) to successfully own and operate your own commercial finance

company. Our trainers are true industry veterans with more than 75 years of commercial finance experience — all of them earning a living the same way you will. We look forward to working with you and paving your road to success.



2013

The Finance Marketing Group

After founding two commercial finance companies and the Commercial Capital Training Group, Kris realized that there was a need in the commercial finance market place for a specialized digital marketing agency that understands the marketing in's and out's of the banking, commercial finance and financial services industry. So Kris established The Finance Marketing Group. This is a one of a kind digital full service marketing agency that only concentrates and serves the marketing needs for banks, financial service companies, commercial finance lenders and brokers. It is the only dedicated finance marketing agency in the country that focuses on this niche.

The Finance Marketing Group has a robust team of expert marketing professionals that offer tailored services like SEO or search engine optimization, ad words management, internet marketing, content Strategy, email marketing strategy, link

building, website creation, public relations, video production, media buying, radio and TV, direct mail and more. Each employee is trained and educated in every area in finance and commercial finance. Banks, commercial finance companies and brokers continually use The Finance Marketing Group for their marketing needs because they know The Finance Marketing Group knows the industry...simply because they are in the industry.

2015



CCTG Reunion Conference

In March of 2015, the president and CEO of Commercial Capital Training Group, Kris Roglieri, held a CCTG reunion for all past graduates and lenders who serve them at the Red Rock Casino in Las Vegas Nevada. The objective of this event was to reunite our lenders with our graduates, reconnect and connect our past and current graduates and further instill everyone with new information and products available to them within their industry. Over 300 hundred people who decided to invest into CCTG came from all around the country to share their entrepreneurial success and ideas and to further their education in the commercial finance industry.

This extraordinary event has continued to grow each and every year, bringing together hundreds of successful commercial finance entrepreneurs that invested in our commercial loan broker program and now own and operate their very own commercial finance businesses.

This annual event is a wonderful opportunity for our extended CCTG family to learn, collaborate and share ideas to progress their business.

2019

DEAL X MAKER

Deal Maker Magazine

The National Alliance of Commercial Loan Brokers is proud to announce the upcoming release of the nation's first-ever commercial loan broker magazine, 'Deal Maker.'

'Deal Maker' focuses on today's diversified commercial loan brokers and the banks and lenders that serve them. NACLB attendees will have exclusive access to the release of the first issue at our upcoming conference this October in Las Vegas. 'Deal Maker' will cover a variety of issues, topics, and concerns that brokers face in the

day-to-day operation of their business. The magazine will profile successful brokers and lenders who can share insight and advice.

Issues will run bi-monthly, so don't miss out on our first issue to be given to all conference attendees and CCTG graduates, NACLB Co-Founder Kris Roglieri said,

"We have been working on this for a long time and are so excited to finally make this announcement," Roglieri continued, "The market really needed this and we listen to the market."

[VISIT THE DEALMAKER MAGAZINE WEBSITE](#)

See What Our Graduates Say About CCTG

[SEE REVIEWS FROM OUR GRADUATES](#)

Let's Chat

Learn more about our commercial loan broker training program and
join our family of over 700 successful entrepreneurs

GET IN TOUCH

Or Call Us at **518-694-3047**

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Marketing Add-on
What Sets Us Apart



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